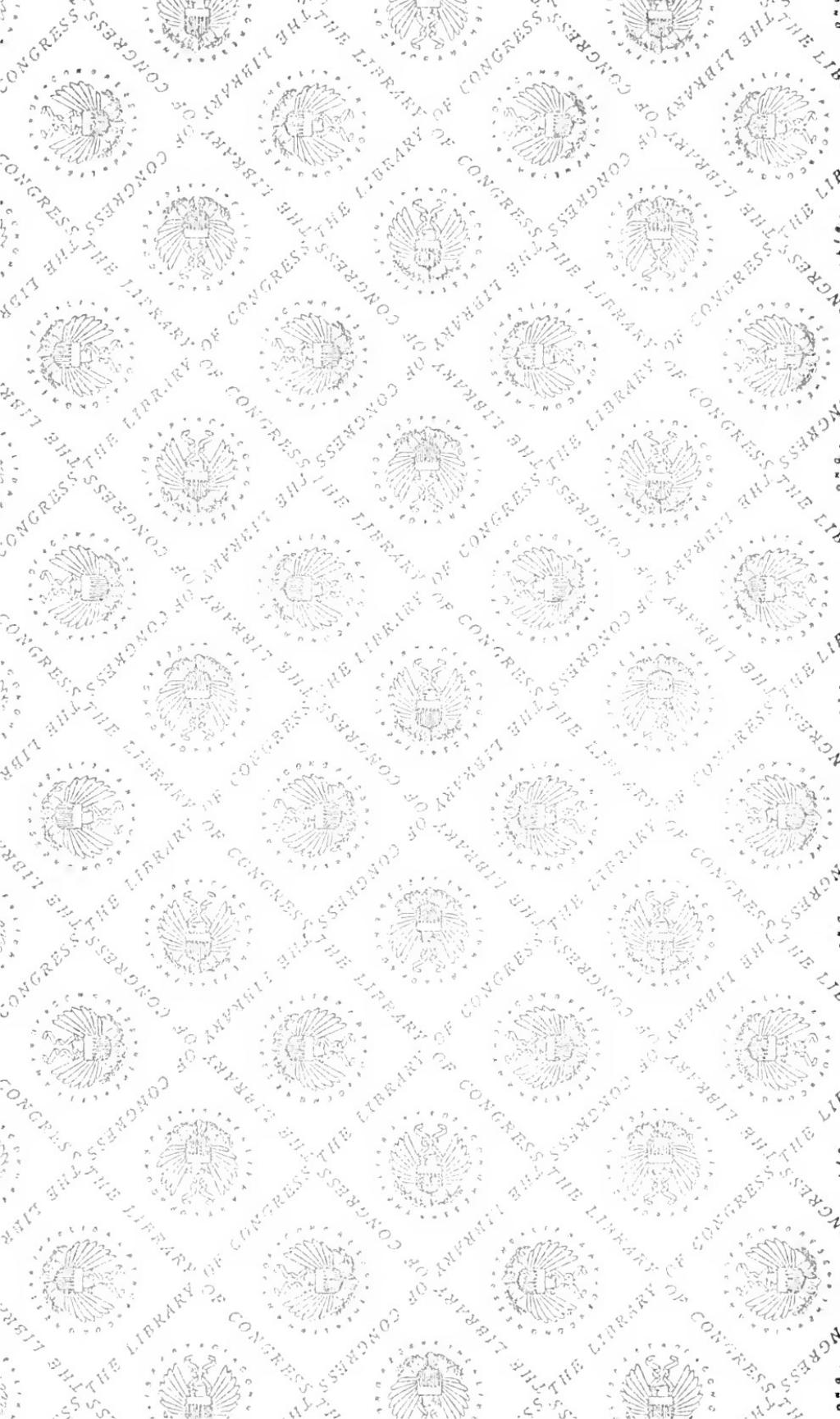


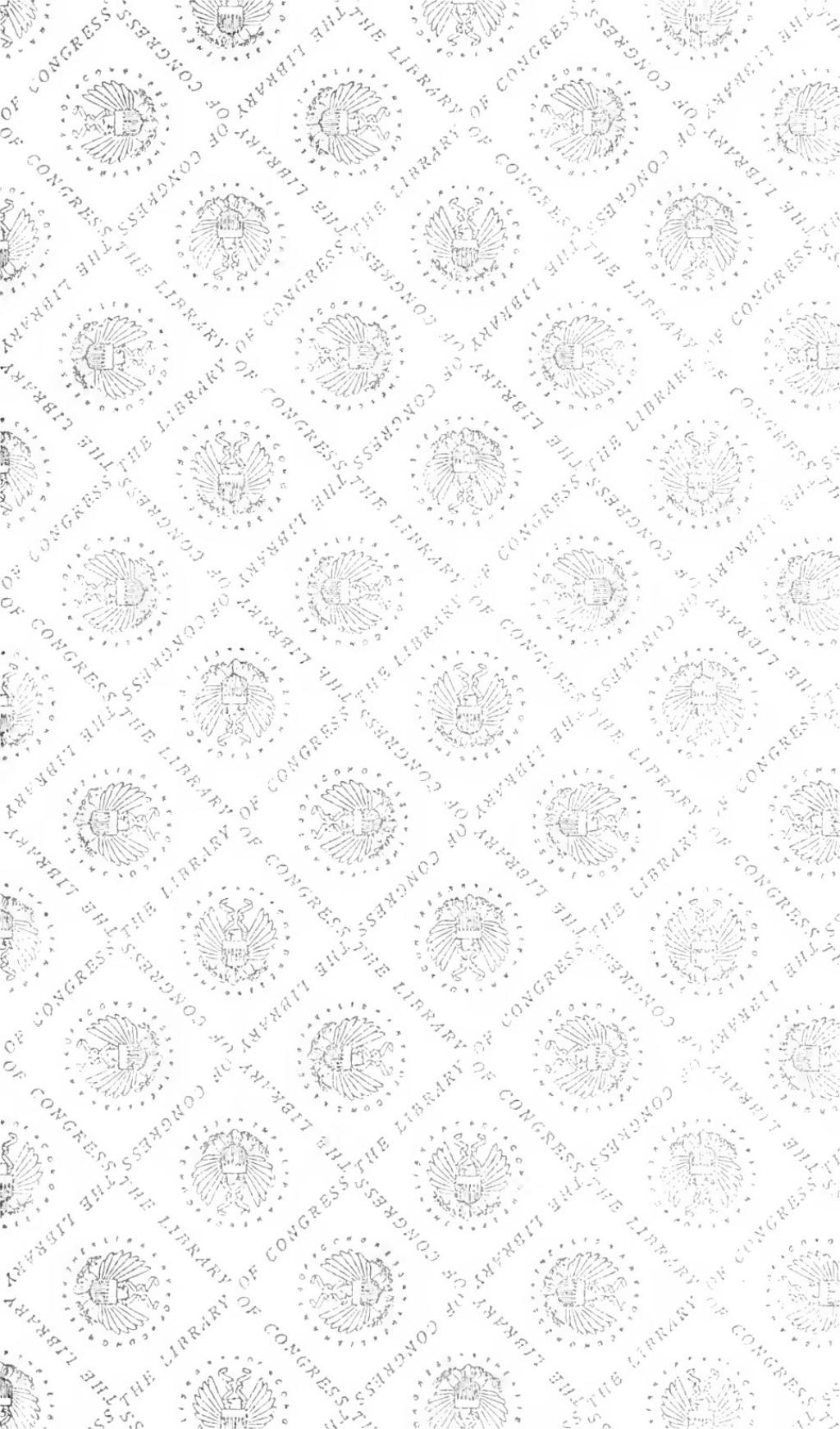
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# LETTER

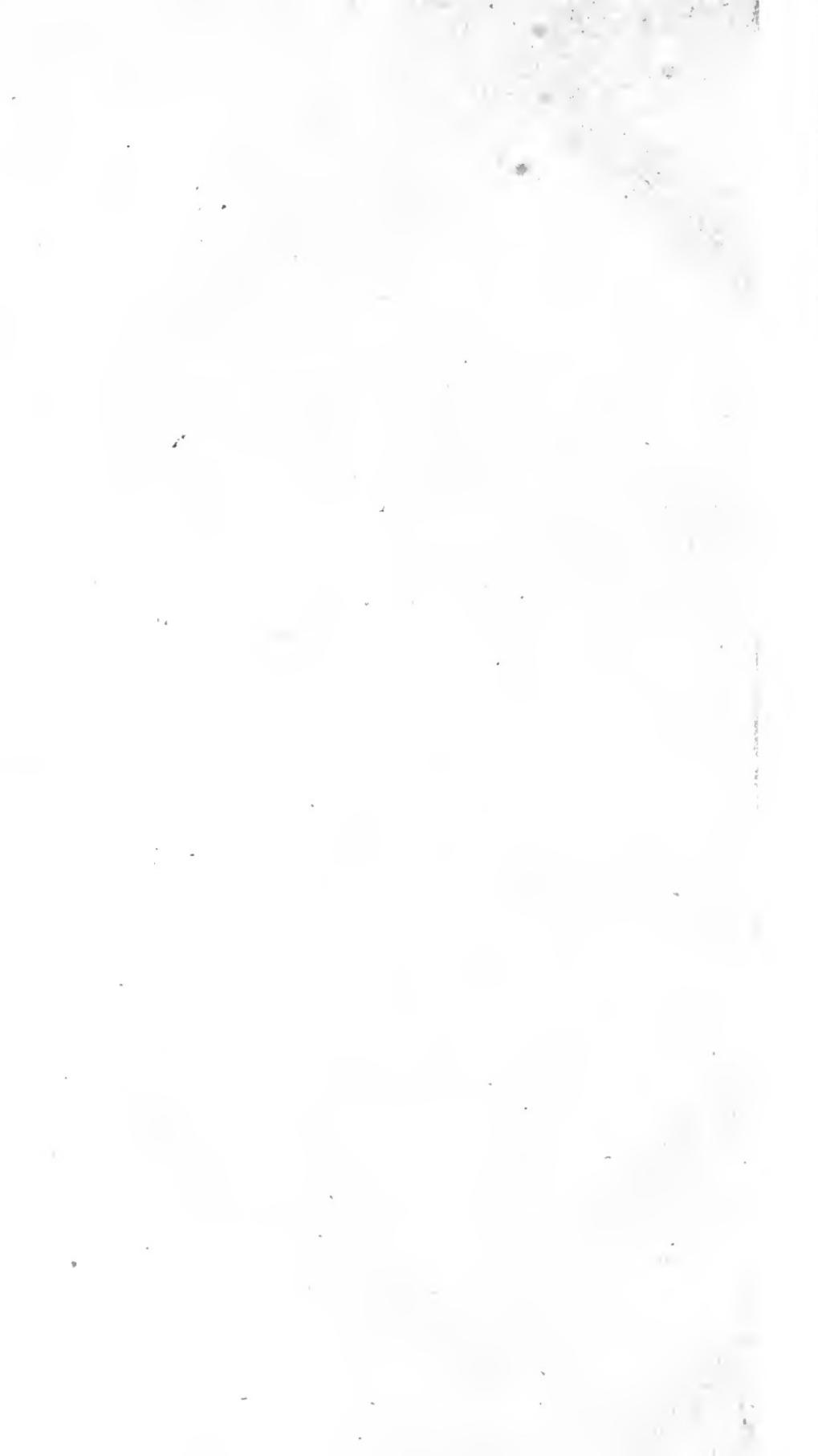
## TO A LADY IN FRANCE,

IN ANSWER TO ENQUIRIES CONCERNING

## THE LATE IMPUTATIONS OF DISHONOR

UPON THE

## UNITED STATES.



# LETTER

TO

## A LADY IN FRANCE

ON

THE SUPPOSED FAILURE OF A NATIONAL BANK,

THE SUPPOSED

DELINQUENCY OF THE NATIONAL GOVERNMENT,

THE DEBTS OF THE SEVERAL STATES,

AND

REPUDIATION;

WITH ANSWERS TO ENQUIRIES CONCERNING THE BOOKS

OF

CAPT. MARRYAT AND MR. DICKENS.

BY THOMAS G. CARY.

Third Edition.

BOSTON:

BENJAMIN H. GREENE.

1844.

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## INTRODUCTION.

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AN American lady, who went to Europe while very young, and when all was tranquil and flourishing in the United States, lately wrote to a lady here, to enquire what ground there could possibly be for the dreadful accusations which she hears against us everywhere abroad. The following letter was written, at the request of her correspondent, in answer to the enquiry. In order that any future allusion to it might be understood, it was shown to some of her old friends here, who had ridiculed the idea of any attempt at exculpation, supposing that the nation was dishonored, past hope. They were not only surprised at what could be said to the contrary, but so much relieved by a simple statement of the facts, that they urged the printing of the letter, here, as well as sending it to France.

Perhaps those who are thoroughly informed on public affairs, may smile at their simplicity in both respects. But there seem to be many people, ladies in particular, and young persons, who know little on the subject but what they gather from detached remarks; who are puzzled by the confusion of national institutions with those of the separate states, in the use of names; and who, having no ready means of examining the subject, avoid it, as one that will not bear investigation.

To all such, a clear statement, in familiar language, which is attempted in the following letter, may give the pleasure that fairly belongs to those who shrink from every thought of dishonor ; and may renew their confidence in our system of self-government.

For the convenience of the reader, the principal subjects of remark are noted under separate heads, as they occur ; but, as the letter was written without them, the divisions are not, in every case, exact.

## SUBJECTS OF REMARK.

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1

## LETTER

TO

MISS H——,

V——s,

F R A N C E .

BOSTON, Oct. 31, 1843.

MY DEAR E——:

I occasionally see your letters, always with interest, but more so of late, because some of your enquiries show that you feel concerned on a subject that warmly engages my own feelings,—the reputation and the true character of the United States. The expressions which show that your regard for the land of your nativity has endured an absence of so many years with new associations, prompt me to offer you an explanation of some of the changes that appear to have come over us. It is a formidable undertaking to address a young lady on national matters; but, if you have the patience to read, I may venture to promise you some relief from the humiliation which an American in Europe is now compelled to endure. If I cannot furnish the means of repelling, at once, the odium that we suffer, you will, at least, have the satis-

faction of perceiving that it is not entirely deserved ; for I think I can convince you that it has not arisen from any intention to defraud, on the part of our people.

#### UNITED STATES BANK.

You will want to know something of that great bank which failed, called "The Bank of the United States." It is a matter of deep concern in Europe, for a large portion of its stock was owned there. I must remind you that our national government is formed by a combination among the people of different independent states, each of which manages its own domestic concerns, while all of them choose to be represented together, as one, in their intercourse with the rest of the world. The powers necessary for this latter purpose were given to that government, and it was the intention of the several states that it should have no more. One of the first questions which arose in its administration was, whether the power to establish a bank had been given. It was not expressed ; but Washington thought it a necessary incident, and a bank was established for a limited time, in opposition to the opinions of a numerous class of politicians. When the limited time expired, this class of men had prevailed. A renewal of the bank was refused. Its affairs were brought to a close ; and every stockholder received back his share of the capital, in full.

After some years, it was concluded, that, on the whole, the bank had been useful. Some men changed their opinions ; and a new bank was created, also for

a limited term. When that term drew near its close, President Jackson, who was in power, declared himself opposed to a renewal; and, finally, refused his consent, without which it could not be obtained. The bank, therefore, prepared to bring its affairs to a close, as was done in the former case. I was at that time a director in one of its branches, and I speak from personal observation. My position did not enable me to get complete information; but I believe that the bank was then sound; and that if the stockholders had chosen to receive back their capital, as they were at liberty to do, each one would have had his share of it entire. It is true, that, in the earnest discussions that preceded, an unexpected prominence was given to Mr. Biddle, the president of the bank; and he may have used some part of its funds injudiciously or improperly, to increase its strength, in a contest somewhat of a political character. But I think there is sufficient proof, that if there were any deficiency then, it must have been a very small one; and that, in the final division, if the stockholders had chosen to have it, they would have found that the investment had, on the whole, been a good one for them.

When the term expired, my duty, and that of my fellow directors, ceased. The portion of the capital used in our branch was returned entire, after yielding large profits; and we have had no connection with the affairs of the institution since. There then ceased to be a *national* bank; and, from that time to this, we have had no such bank in this country.

But Mr. Biddle was determined not to lose the im-

portance which his position had given him. If he could not be the head of a national bank, he thought a substitute might be found in a bank of his own state. He, therefore, represented to the legislature of the State of Pennsylvania, that here was a large capital, belonging in a great measure to foreigners ; that to send it back to Europe would check our prosperity, particularly that of their own state ; but that, if *they* would grant the necessary privileges for a new bank, he should probably be authorized to pay them several millions of dollars as a bonus, to aid their public institutions and works, in return. That state agreed to do so. He then represented to the stockholders of the national bank, who were preparing to receive back their money, what I think he believed, that, although he had now no connection with the government, he could use their capital as profitably as before. He desired them, in a circular letter, to decide whether they would take shares in the new bank, and to authorize some one to act for each of them. They generally decided that they would do so ; and almost all of them gave their power of acting to *him*, a circumstance that proved particularly unfortunate in the end. Such as preferred to have their money, obtained it readily, and more, by selling their shares to others.

He seemed now to be completely successful. He had been led to think that he divided the favors of the nation with its President, General Jackson, in a grand warfare ; and he thought himself the conqueror. He was intoxicated with a supposed omnipotence in banking. Perhaps, as some people believe, he hoped to make himself President of the United States. If he

was too wise to indulge in such a dream, I know that some of his friends were foolish enough to think of that elevation for him.

The new institution received the name of the “Bank of the United States,” as if it had been a renewal of that which had just been closed. Now, as you know, the United States are considered as belonging to “the people”; and all the world adopt the name, if they like. Every city, where there are ships, has a “United States” insurance office. If an unusually large tavern is built, it is called the “United States” hotel; and if you step into an omnibus, it is very likely that you find it is called the “United States.” Really, the United States, as a nation, had no more to do with this bank, than they have to do with an omnibus coach. This fact was well understood at the time, or ought to have been, by the stockholders; but was probably soon forgotten. The bank is now supposed by great numbers in Europe, I believe, to have been a *national establishment*; and is spoken of as such by some who know that it was not, but wish it to be believed so, that they may strengthen the case against us as a nation.

You will ask, perhaps, why some of our own people did not come forward to explain all this? A large part of the nation were loud in doing so. All those opposed to any national bank were forward in denouncing this attempt at a substitute. Those who were in favor of a national bank and hoped that this might answer the purpose, thought that enough was said from the other side; and many of them were willing to put their own money at risk in it, particu-

larly those who were nearest to the scene of action, in Philadelphia, and who are now among the greatest sufferers.

There was one important fact that did not receive sufficient attention at the time. Similar plans, though not on so large a scale, had been formed in other states. Our people are apt to go on in a rush for new objects; and such was the eagerness to take up the business left by the institution which was then closing its affairs, that the capital of new state banks, created for the purpose, was three or four times greater than that of the national one had been. When Mr. Biddle, therefore, attempted, in imitation of the latter, to establish branches in other states, by purchasing some smaller bank in each, he found competitors everywhere; and his intentions were defeated. He, then, began to feel the want of those exclusive privileges, throughout the Union, which the United States Bank had previously enjoyed, and which a single state could not give; and he was induced, partly by this cause, perhaps, to employ a great deal of money in a kind of loans, for which banks were never designed,—long loans to states and to incorporated companies.

The capital of the national bank and its branches was thirty-five millions of dollars. The whole number of others that had been created, in the different states, for ten years before its close, was twenty-two, with a capital of *eight* millions. Within two years *after* its close, two hundred and sixty-eight banks were created, under the authority of the different state governments, with capital amounting to a great deal more than one hundred millions. Many of the latter became

unsound, and their failure contributed to a depression in the value of property, that proved, in the sequel, ruinous to the credit of some of the states.

Mr. Biddle went on in his own way. Instead of lending the money to commercial men, on their engagements, made for a short time, he lent it in immense sums to aid doubtful projects in various states; making his power felt, as if to prepare political influence. I believe that he did not mean to do mischief, but he overrated his own sagacity and ability. When any of the directors were disposed to interfere, they felt that he was clothed with power from the distant stockholders, and could control everything. The bank had become just what it was commonly called, "Biddle's Bank." Some independent men resigned, or were displaced. Concurrent circumstances, which it would be tedious to explain, proved unfavorable; and, after a short career, this new bank, merely a creature of one of the states, was found to be insolvent. The mischief is done, and without remedy. Nobody but the stockholders at a distance, who had implicit confidence in Mr. Biddle, could interfere with him to prevent it. In my belief, the power could only come from abroad; and it seems clear, that if the stockholders in Europe had occasionally sent sensible men to look after their affairs, and to see how things were managed, the greater part of the loss would have been prevented.

As the change from the national bank to that of the state was in some degree a matter of form only, you will ask, perhaps, as others have done, what evidence I have that the misapplication of the funds, which is

admitted in the latter case, had not been practised long before? I answer, the very best that could be desired; and the statement of it will serve still farther to explain to you the distinction between the national bank and that which failed; showing the safeguards that surrounded the one, and the want of them which proved fatal to the other. I assisted, myself, with the other directors of the several branches among which the capital of the national bank was divided, to guard the funds. The greater part of the thirty-five millions was distributed among the several cities of the Union, to a branch in each; leaving only a small remainder in Philadelphia under the immediate control of the president, Mr. Biddle, and the directors, there, of the mother bank, as it was called. We had, for instance, one million and a half of this capital in Boston; which it was our duty and our right to lend among the merchants here. If there had been any attempt to withdraw a part of it from our control, the community around us would have felt the diminution immediately, and we should have remonstrated. When the charter expired, the officers of our branch returned that amount to Philadelphia. Other branches did the same. Then, for the first time, the whole capital, or nearly so, was brought together in Pennsylvania; and when Mr. Biddle moved forward again, under a charter from that state, he wielded a power over the whole thirty-five millions that he never had possessed before. Those wholesome checks were removed which had previously existed in the various boards of directors attached to the several branches, who watched *him* as he did them; and the disposal of the whole was after-

wards decided very much by his own will. You may be told that some of the distant branches at the West did not return their portions, making not quite one-fifth part of the capital ; and that there were great losses, eventually, there. Still, there is nothing in this that conflicts materially, with what I have told you, that the national bank was sound at its close. The losses there, were the consequences of the expansion and revulsion that followed some time afterwards. If the stockholders had decided to discontinue the business of the bank, when it had lost its national character, by far the greater part of this money at the West would have been received back. To recall it would have caused considerable inconvenience there ; but any losses that could possibly have been met with then would probably have been covered by the reserved profits.

So much for the bank ; a grievous and mortifying business, but not so bad as if an institution corresponding to the Bank of England had broken down among us.\*

#### PUBLIC DEBTS.

You doubtless hear much about our public debts ; and find “national bankruptcy,” “bad faith,” “repudiation,” and other hard words, applied to us without discrimination and without measure. A fair statement

\* The term limited for the National Bank of the United States expired in the year 1836, and for the two last years of this term its operations were confined to the business of closing its affairs.

The Bank of the United States, as it was called, created by the State of Pennsylvania, was chartered early in that year.

of leading facts will enable you to form an opinion of your own as to the justice of this.

I must again refer to the nature of our general government, resulting from a union among the people of independent states for national purposes only. The question whether power was given to it to make roads, or other communications of national importance, was one of early interest. The opinion that it *was* given, rather prevailed at first, and some appropriations for purposes of this nature were made. President Jackson gave a decided opinion that it was not, and refused his assent to any further aid. The separate states, then, concluded that they must undertake such works for themselves. The great canal in New York, made through the influence of the governor, De Witt Clinton, from Lake Erie to the Hudson, was an example of this use of state power eminently successful. It is rare that the sagacity and skill of an individual, in his private affairs, lead to so profitable a result. Its income has been sufficient to pay all interest on the loans made by the state of New York for completing it, and rapidly to accumulate a fund for repaying the cost. It gave an impression that any one of the states could execute such a work within herself; and still further, that any great avenue through a state was likely to be profitable. The sanguine belief of this had an unfortunate effect.

Several of the states began operations in this way, and exercised their sovereign powers largely in borrowing money for these purposes. But they disregarded one very important consideration, which was, indeed, likely to escape notice in the trial of a new

system. While they retained rights as separate governments, they had each relinquished, for national uses, one important privilege of sovereignty, the right of raising revenue by duties on the importation of merchandise from abroad. The states of Pennsylvania and Maryland, for instance, are now deeply indebted. If the control of the custom-house in Philadelphia were given to the one, and of that in Baltimore to the other, their difficulties would vanish in a day. But that cannot be. The importations at those ports are not solely for their own use, but pass through them for the use of other states ; and the duties, of course, are paid to the government of the United States. This was not sufficiently thought of.

Several of the states, which thus undertook canals and rail-roads, have found themselves unable to complete them ; and, therefore, fail to derive the revenue from them that they expected. They must now tax themselves to pay the interest on the loans ; and here comes the difficulty. There was, in most cases, a large party opposed to these undertakings. It was thought that they were too mighty ; that too many of them came together ; that some of them were ill conceived ; and that the people at large were not sufficiently aware what liabilities they were exposed to, in case of failure. Most of this has turned out to be true ; particularly the last point. The people were *not* fully aware that they might have to assume such heavy debts. Now that they are so, they do not refuse to admit their liability ; except in three cases, where it is denied, as to a part of the money, that authority to bind the states had been given. This is called

*repudiation*; and it is made to resound in Europe as if we were all guilty of it; with what justice, you can judge when I tell you that while the whole debts of the states are two hundred and fourteen millions of dollars, the amount involved in these three cases, where the authority is disputed, is less than nine millions. I do not believe that the people will sanction an improper refusal in any case. They intend to make provision for all that is due. It is true that they seem to be long in doing so; but when you hear it said that the whole nation is bankrupt, that we are all swindlers, and knaves, &c., just bear in mind, for your own consolation, the truth as it is.

#### NATIONAL DEBTS.

First, the national government is not involved in the loans that I have mentioned. It has always performed its engagements. It has, at one time, within your day, been burthened with an immense debt, about two hundred millions of dollars; and has paid every dollar of it, principal and interest. For several years afterward, it was entirely free from debt. But, owing to some changes in revenue laws, &c., it lately required a new loan of a moderate sum, less than its income for a single year. The capitalists in Europe declined lending this; partly, perhaps, from real doubts of the solidity of our institutions, and partly, probably, with a view to make us all feel discredit so sensibly, that our national government should be induced to assume, as *it has no right to do*, the debts of the delinquent states. The money was lent, however, by our own people;

and the only subject of regret with them is, that the government will not keep it longer than it is likely to do. Every man who has lent it a hundred dollars, can now receive one hundred and fourteen for the engagement that he holds. Our national government, then, is not bankrupt; but has performed all its engagements with punctuality and honor.

#### DEBTS OF SEPARATE STATES.

Next, let us look at the separate governments of the states. There are twenty-six of them. Beginning at the north, on the line of the British territory, Maine has a small debt, perfectly safe; and if any one, to whom a part of it is due, wishes for the money, he can have it, and more, from others who stand ready to purchase his security. Massachusetts is responsible for a considerable amount, raised, however, for great public works, that are now completed and productive; and her engagements are perfectly good. Those who hold them, can dispose of them without loss; and, for this state, I can assure you that we mean never to suffer her name to bear discredit. New Hampshire, Vermont, Connecticut, and Rhode Island are free of debt to Europe. New York owes a large amount still; but it rests chiefly on the security of her great canals, and there is no delinquency there. New Jersey owes nothing.

Here, then, from the St. John's river, at the extreme north, up to your own beautiful Delaware, are eight states, nearly one-third of the whole Union, either entirely free from debt, or performing all their obliga-

tions. We then come to Pennsylvania. She owes a great amount (expended rather unprofitably,) and ought to provide for paying it, for she has still great wealth ; and I think she will do so. But, although the delay casts discredit on us all, nobody, out of the state, can interfere to direct her measures. The failure of her own great bank, which I have described, reduced many of her principal people to poverty ; and she has within her limits a large German population, still speaking only their own language, ignorant of much that relates to national character or reputation abroad, and not easily convinced of the necessity of taxation for the payment of such debts ; but wielding a political power that outweighs the influence of all the gentlemen in Philadelphia. If the decision lay with the latter, provision would be promptly made.

Maryland is deeply indebted ; and being neither a large, nor a very productive state, I apprehend that she must struggle hard to clear herself. Virginia owes a considerable sum, but has met her engagements, though occasionally, perhaps, with difficulty. North Carolina owes nothing. South Carolina has borrowed money, but pays punctually.

Without taking you the full round of the states, I may say, in short terms, that two-thirds of them are either out of debt, or pay punctually what they have engaged to pay ; and that one-third, or less, of them have failed, not to repay their loans, for they are not yet due, but to pay the interest on them, under the following circumstances :

There had been a simultaneous impulse in a large number of states to engage in great works, absorbing,

together, an immense amount of European capital ; when one or two should have been suffered to complete their enterprises, and render them productive, before others began.

Then, some of these works, as the plans became developed, have been found to conflict with others. Prudence required that they should be abandoned, even if the means for completing them were at hand. Some of them have been given up. Of course, what had been expended on these is entirely lost.

In addition to these circumstances, other causes were at work, about the same time, to produce a great depression in the value of all property in this country ; so that it has been a much more difficult matter than is generally supposed, for several of the states, from the day of their first discredit, nearly up to the present time, to meet their engagements, however they may have wished to do so.

The great increase of loans from Europe to the states here had begun to make the want of money felt there, and the payment of all debts actually due from this country was urgently pressed. The unfortunate bank in Pennsylvania just described, overloaded with unmanageable securities, fell and was crushed when public confidence was shaken. Thirty-five millions were thus withdrawn from use, before the country was fully aware of it. Fifteen millions of the most valuable commercial property in the city of New York had been annihilated by a terrific fire ; and the mischief, from which that city has scarcely yet entirely recovered, was heightened by unwise attempts to go on as if nothing had happened. If every man who received

his death-blow on that occasion had confessed it and failed, twenty millions less of property would probably have been imported from Europe in the following year, which was eventually paid for at such an advance in the rate of exchange as was scarcely ever heard of here before.

The dominant party in politics, when they put an end to the bank of the United States, had resolved, if possible, to substitute gold and silver coins for bank bills in all payments. You will easily perceive that, so far as they succeeded, they very much diminished the quantity of what had passed as money. For, as bank bills had been received for dollars, if their use were abolished, the number of dollars must be greatly reduced. A large number of minor banks had failed, too, and ceased to furnish a circulating medium. Thus, each dollar was made to represent a greater amount of property than it had done before. That is, property fell in value, surprisingly. Where a bushel of corn had procured a dollar before, two bushels, or more, were required afterward. Yet the dollar, when obtained, would go no further than it had ever done, in cancelling an old debt. Think, then, of the situation of newly-settled states, like Indiana and Illinois, beyond the Alleghany Mountains; and what was the natural language of the inhabitants, until the present year, when their affairs are improving. They went there to settle, because they were poor. They had become prosperous, but not yet rich. "We meant no dishonesty," they said, "in borrowing this money. We were told that the canals and rail-roads would repay it. Had we understood the real danger, we

would not have suffered the loans to be made. We find ourselves indebted to a frightful amount, for works that are rather premature in a new country ; and, at the same moment, we find, from a change of currency, that the surplus of our products, from which we were deriving wealth, has become of too little value to bear the cost of transportation to a market. To tax ourselves, would *look* well ; but it would be almost useless. Unless we can sell our produce, the tax could not be paid. We may offer our property for sale, but there are no purchasers at any price. The money is not here.” This was very much the language that they were obliged to use with respect to their private debts. I speak of it as merely temporary ; and it could never have been used, with justice, in Pennsylvania.

The case, however, is not unlike one that frequently happens in the affairs of individual men. The capitalist, tempted by a high rate of interest, lends more money than is prudent to an enterprising, sanguine man, who undertakes too much, and finds that he cannot get on. The capitalist looks into the matter ; perceives that the man meant fairly ; finds that, though both parties have been imprudent, the schemes in themselves are good ; and concludes that his wisest way is, to lend more money to complete them. If the same thing is now proposed by the states, they are asked if they suppose the people in Europe “ are so easily duped ” as to do that. They are told to apply first to their own general government to guaranty the payment of their debts. This is about as reasonable as it would be to ask Queen Victoria, in England, to

assume a few of the powers of the Pope, in order to settle the affairs of Ireland. It probably never can be done ; for it was never intended to give the national government that power. The proposal is mischievous to the creditors, who hope to be benefited by it ; for it tends to relax exertions of another nature, on which their best reliance is founded. I mean the exertions of those states who owe the money, and who must repay it from their own means. It is best that the world should now understand on whom alone they have to depend, in lending money to one of our states. And if the consequence should be, that no future loan should ever be made us from Europe, it would, perhaps, be rather fortunate than otherwise for us all. I should be very glad to know that such might be the result.

It is said that we are indifferent to the disgrace of our position. I think that the imputation is unjust. Our public men omit no opportunity of enlarging upon it, and urging speedy payment. Our men of education and property use their influence to the same end. Each one, however, has but a vote ; and that can only be used in his own state, where, perhaps, all engagements have been faithfully met. Let me offer my own case, as an instance. A considerable amount of money from Europe has been under my control in this country, and is duly repaid. In one case I caused a large sum to be invested in an old-fashioned security, called bond and mortgage, for a British peer, who had asked my advice. It remained here several years, yielding punctually the rate of interest that was looked for ; and when recalled lately, was all safely returned,

to the last dollar. The state in which I live, and the national government, through which it is represented to the world, are, as I have explained to you, both of them free from reproach in all pecuniary affairs. In these three relations, then, private and political, I have a right to exemption from blame. Yet I find myself involved, with the rest of the nation, in indiscriminate censure, because some of those who unite with us under the same government, in Pennsylvania and Mississippi, are delinquent. Still, I have no power to act there. The debts are too mighty for any private subscription to be of use. If the city of Edinburgh were indebted to foreigners for money borrowed for improvements of her own, the city of London would hardly undertake to repay it; nor would the ministry consent that the Chancellor of the Exchequer should include it in his estimate for supplies from the parliament. Neither can it be expected, then, that one state will pay for another; or that the nation will pay for either. When the money was lent, these distinctions were clearly perceived; and a higher rate of interest was required and allowed, for the very reason that the faith of the nation was *not* pledged. To affect not to comprehend them now, is something worse than idle.

On the whole, nothing can be done but by each delinquent state, acting separately; and I have hopes that they will do all that is requisite at no distant period; for they seem to me to be fast recovering from the misfortunes that have embarrassed them, and indeed actually disabled most of them, within the last six years.

However humbling the delay\* may be to us all, I think that those who will examine the subject, will be convinced that, at least, there was no intention among any of us to defraud.

You might suppose, from what you hear said, that no individual among us could get credit from Europe for any sum, however small. Quite the reverse is the truth. In commerce, our people get credit as far as it is at all desirable. Although much of the evil that has befallen our commercial world of late, has arisen from the dangerous facility of obtaining foreign capital, there are now agents of European bankers in this country, ready, for a small commission, to furnish credit for new enterprises to the full extent to which it is prudent for any of us to engage in them. If I were to describe to you the readiness with which credit has been furnished here by foreign agents, I may say the imprudence and folly with which it has been urged upon the inexperienced among us within fifteen years past, through a novel invention for trading in any part of the world with no other capital than a bill on London, you would be less surprised at the number of engagements that have been broken here than at the vast amount of those that have been faithfully met under all the embarrassments alluded to.

\* *Note to 3d Edition.* — Since this letter was published the Legislature of Pennsylvania have passed a law for taxation and the sale of property that will probably make ample provision for the debts of that state.

## BOOKS OF TRAVELLERS.

You ask if the accounts given of us by Captain Marryat and Mr. Dickens can be just ; and add that, if so, the country must have been sadly changed since you left it. But if you should come among us again, I think you would say that we have not changed for the worse, but rather improved, notwithstanding their descriptions. In his answer to the Edinburgh Review, Captain Marryat says, "*My great object was to do serious injury to democracy.* To effect this, it was necessary that I should write a book which should be universally read. I wrote the work with this object ; and I wrote it accordingly." He lets it be understood that "the occasional, and apparently careless hits at democracy, in the first part," had an important aim, and were only preparatory to others more severe in the second part, which would be read, he thought, with equal avidity, if made amusing. With such lawyer-like skill as he possessed, he made the most of his case on the part of monarchy, and presented the worst side of ours.

If you take Mr. Dickens's account, you will think very unfavorably of us ; and if you take his account of England, you will not think at all better of the state of society there. His style partakes of caricature ; and he seems more desirous to fill out the picture that he offers to the reader with matter for amusement and wonder, than to present an accurate view of facts. He says that a party in Boston is very much like a party in London ; but he describes the people whom he saw in the steam-boats as uncouth in their man-

ners, and disagreeable. He says, “They put their knives in their mouths,” &c., and he did not like to sit at the cabin-table with them. Now, how would it be with such people in Europe? Probably they would not be seen in the cabin at all. They would be deck passengers, at half price. Mr. Dickens might say that they would be in their proper place. They would say, themselves, that they have now the advantage of seeing others who may have enjoyed greater privileges, and have thus an opportunity of learning something. And many of them do learn. They receive almost an education from society. There is a constant advancement, going forward here, upwards, from the condition and habits of the mere laborer to the manners and intelligence of wealth and cultivation. Men who have commenced their career in boyhood with little instruction and without a penny, are sending their children to colleges or to travel in Europe; and I could give you instances of such people becoming, themselves, efficient patrons of the fine arts. After the dainty aversion with which these gentlemen looked upon those whom they met in travelling, it is agreeable to remember the remark of an English lady, widow of an officer, I believe, in her diary of a trip through this country. She says, “After all, I like the Americans. They are warm-hearted in the interest that they show towards their fellow-travellers. They are kind and ready to oblige. If they are inquisitive, they are equally ready to communicate; and the interchange is frequently quite agreeable.”

## LOVE OF MONEY.

When it is said, as it often is, with scorn, that our conversation, in this country, relates too much to money matters, that we talk about dollars, &c., it is but fair to remember that, notwithstanding all that some of our own writers have thought proper to concede, money is regarded here as the *means* of progress rather than the end in view. It is power in any part of the world ; and where difference of rank is abolished, and the highest places are open to the competition of every one, it is great power, since it enables a man to raise those who depend upon him to the enjoyments and advantages of which he may have felt the want. Probably there is no part of the world where the character of the miser is more uncommon than here ; and I have often thought, in noticing the ways of foreigners who come here, that, if we *talk* more about dollars than they do, they *think* more of them than we do, by far.

## GRAVITY OF MANNERS.

As a consequence of the eagerness for money, supposed to exist among us, it is said that our people have no mirth in their character. Still, they have mirth enough among themselves, although a foreigner may not be likely to elicit it by the kind of address with which he encourages the peasantry at home to a jest. The people here do not thank him for his condescension. A German baron, who was collecting materials for a book about us, once repeated this

remark upon our gravity, to me. “ Oh ! ” he said, “ if you could only see the people in my country dance ! when notice is given, on the estate of some great landholder, that there will be music. It is with all their soul.” I took him to Lowell, a large manufacturing town, where six thousand girls are employed in spinning and weaving cotton, of whom an Englishman, familiar with manufactures at home, once remarked to me, that he “ should not have supposed that any of those young women had ever seen a cotton factory ; that they rather resembled, in appearance, the daughters of middling men, shopkeepers, &c., in England.” As we passed through the country, the German inquired of me as to the wages of the laborers in the fields. I told him they were twelve or fifteen dollars a month, beside board and lodging ; and that the industrious and enterprising often obtained more and became owners of land themselves, early in life. “ Indeed ! ” said he, “ Now, in my country, if a man received fifteen dollars for a year, with a pair or two of shoes, and a small supply of flour, he would expect nothing more.” At Lowell, he made similar inquiries as to the wages of the factory girls. I told him that they were about a dollar and a half per week, besides an allowance that procures them comfortable board and lodging ; and that the most industrious and skillful frequently obtain nearly double that sum. He expressed surprise ; and remarked, that a young woman in his country would be satisfied with the usual supply of shoes and flour, and five or six dollars *for a whole year !*  I then asked him, whether, if the peasants in his country could obtain the same wages as our labor-

ing people do, (the pay of a whole year in a month, with the prospect of greatly increasing it by industry and care,) they would continue to take the same interest in dancing? He answered, "Most certainly they would not." I told him that I could show him people, on the estates of great landholders, in this country, who enjoy dancing with all the light-hearted mirth that he spoke of; whose festivities at Christmas, for instance, perhaps exceed in gayety those of any other people on earth. But, for the present, they are *slaves!* divested of political rights and of hope, as they are of care for the future.

#### SLAVERY.

We are reproached with the slavery that exists in the South ; and particularly by the English, who point to the West Indies, and tell us what *they* have done. And what is that? In England, where there is no slavery, but where the power to control the whole empire resides, it was determined that a fixed sum should be raised, and that the planters should be compelled to take it, or take nothing, and free their negroes. If the same sum could rid us of the evil, it would very soon be raised. But just suppose a case parallel to ours ; that the West India islands had been represented in parliament when this vote was passed ; that nearly one-half of the House of Commons had consisted of planters, and that exactly one-half of the House of Lords had been made up of such nobles as a duke of Jamaica, a marquis of Trinidad, an earl of Barbadoes, &c. I think you will believe, with me,

that, up to this day, no vote for any such measure could have been obtained there. Our difficulties on the subject are of this nature. Nearly one-half of the national House of Representatives, and exactly one-half of the Senate, are men who expect to have their own throats cut, with those of their wives and children, as an immediate consequence of any sudden emancipation ; while the other half have neither the power nor the right to control them in this matter. The action of the national government being limited to certain particulars essential for union and foreign intercourse, it has no authority to change the domestic institutions of either of the states. Any approach to interference from the free states, therefore, is worse than useless ; for it tends to blind the people of the South, by giving the aspect of a mere domestic quarrel to a question that exists between the slave-holder and the human race. It impedes the current of a broader influence, which I heard recognized, not long ago, by a legislator at the South, in a debate upon a new regulation in respect to property in negroes. When I expected to hear only an explosion of wrath against the Northern States, he exclaimed without referring to them,—“I beg the senate to pause. The eyes of the *world* are upon us in this matter. The spirit of the *age* is against us.”

Mr. Dickens, having been annoyed by some simple people who asked him whether he did not admire the heads of our lawmakers at Washington, asserts that an eminent and venerable statesman had, just before, stood for days upon his trial in Congress, “ charged with having dared to assert the infamy of that traffic

which has, for its accursed merchandise, men and women with their unborn children.” It is not true ; and it is discreditable to him to have made the assertion ; for, as he says, the occurrence alluded to took place within a week of his date of the account of it ; and he might have ascertained the facts without trouble. Mr. Adams, formerly president of the United States, but now a national representative, whom he describes in a way not to be mistaken, had presented, on the floor of Congress, a petition, from some people in an Eastern town, for the dissolution of the Union ; that is, the overthrow of our national government. Members were thunderstruck. It appeared that he had no wish that the prayer should be granted ; but, in his zeal for the right of petition, he dared to go to a length that seemed to his own friends like high treason. All that he said on this occasion, about the abhorrence of Slavery, which was the ground of the petition, had been said by him repeatedly before, and nobody thought of putting him on trial. But his present movement was like offering, in the British Parliament, a petition from Mr. O’Connell and his friends, not that Ireland might be suffered peaceably to withdraw from the British empire, but that the crown should be taken from the head of Queen Victoria, and Great Britain carried back to the state of things in the time of Hengist and Horsa, or the Heptarchy, or incur the risk of any other subdivision that might happen to ensue. A vote of censure was proposed. Mr. Adams defended himself with his usual ability, and the matter was dropped ; which, I think you will readily believe,

would not have been the case, without a more serious trial, if it had occurred in the British parliament.

This may serve as an instance of the inaccuracy of Mr. Dickens. He, probably, does not mean to misrepresent. But he writes like a man who has not that habitual respect for the weight of his own opinion which would make him careful to ascertain its accuracy before he utters it. If it would not be tedious to you, I should show you that, whether he speaks of the mode of travelling by rail-roads, or the means by which our statesmen and office-holders obtain their places, he is so heedlessly unjust that one can gather but little that is certain from the greater part of his book.

#### LYNCH LAW, &c.

After all, the most important question seems to be are we improving? I think we have evidence that we are, although some, even of our own men, would say not.

Captain Hall, fifteen years ago, complained that the people in the stage-coaches drank so much brandy as to be quite offensive. Mr. Dickens now complains, that such is the rigid practice of temperance in the country that he could not get brandy and water for his own use, on some occasion, when the coach stopped. When people can recover from evil habits by their own will, they give some evidence of being qualified for self-government. I could give you many proofs of improvement, in this respect and others, among the main body of the people, both in the older

states and the new settlements ; and it is important to enquire, when you hear instances of misconduct among us, whether they occur in the new settlements.

Captain Marryat, in the first part of his work, tells a story of vulgar behavior in a lady, of which he remarks, in his second part, that complaints have been made of him for telling such a story, as if it could not be true. But he says the reader will please to remark, that he had stated the occurrence to have taken place in *Arkansas*. It is true that he did so ; but few readers in Europe attach any importance to the distinction between one part of the Union and another, in such matters. Arkansas is a new state, beyond the Mississippi, a thousand miles from Boston ; and, within our own day, it was a wild waste, newly purchased from the French. It has been settled partly by creoles of Louisiana, and partly by needy emigrants, who have not yet enjoyed the full advantages of education, and whose errors in manners are no proof that we are generally uncivilized.

The greatest enormities that you hear of amongst us have occurred in those parts of the country where the pioneers of new settlements have found it necessary, habitually, to practise something of Indian warfare, in self-defence. This circumstance has an unfavorable influence on manners, but it wears out in a generation, as the settlements fill up. One consequence of it has been an irregularity, which, under the name of “*Lynch law*,” has a very flagrant aspect. The instances of it have generally occurred where profligate vagabonds, who live by gambling, plunder, and villany, in the new states, have united in such

numerous and powerful fraternities, that it became impossible to execute the laws upon them ; and the industrious and honest portion of the community have been in a manner compelled, for their own security, to take the law into their own hands, and inflict summary punishment, even by death, upon the criminals. That such a mode of proceeding is highly dangerous as a precedent, and that it has been resorted to in two or three cases that admit of no excuse or palliation, cannot be denied. But, that there is as yet no proof from this of our being in the habit of destroying each other at pleasure, by mere denunciation to the mob, as some people represent, you will the more readily believe, when I tell you that even Captain Marryat, with all his desire to make out a case against us, looks with no disfavor upon Lynch law. In speaking of those distant settlements in the South and remote West, he says, “The rapid increase of population, and the many respectable people who have lately migrated there, promise very soon to produce a change. Natchez, the lower town of which was a Pandemonium, has cleansed herself to a great extent. Vicksburg has, by its *salutary Lynch law*, relieved herself of the infamous gamblers ; and New Orleans, in whose streets murders were daily occurring, is now one of the safest towns in the Union.” Still, this same Lynch law is an irregularity, the approach of which cannot be regarded without alarm ; such alarm as speedily brings its own remedy. We know well, that no people can exist long, who habitually suffer the mob to take the law into their own hands. It is about eight years since the first instance occurred at Vicks-

burg on the Mississippi, and we have now learned the extent of the danger. I shall show you presently, in speaking of mobs, that when a similar disposition, without the same excuse, shows itself elsewhere, as we have warning that it may, there is both the power and the will to put it down.

#### SUCCESS OF OUR FORM OF GOVERNMENT.

Captain Marryat tells you, in his second part, that we have made “a miserable failure” in our attempt at a republic; and others cry out the same. Mr. Dickens, in a late number of his “Martin Chuzzlewit,” the book that he has now in hand, says,—“that republic, but yesterday let loose upon her noble course, and but to-day so maimed and lame, so full of sores and ulcers, that her best friends turn from the loathsome creature in disgust!” Hard words, these! to be applied to a republic that has stood firm in war; that, in peace, has honorably discharged every debt, as I have shown you, for which her national faith was pledged; that gives her citizens all the protection they desire, at home and abroad; and asks nothing of her friends but to enquire into the truth when they hear her reviled. They are odd words, too, to come from a writer who has been complaining of “ribald slander” from the presses of the daily journals. They even suggest the thought, that the greatest abuse of the art of printing, just now, may not be, after all, among “cheap newspapers.”

If we have attempted, as some people from Europe seem resolved to charge us with having done, and as

some silly newspaper editors among us would have it believed, to present ourselves to the world as choice Greeks and Romans, with a patrician air, divested of its pride, among the rich, and every man at the plough looking as if he had the part of Cincinnatus to perform, we certainly have failed. But we have simply attempted to inhabit a country of vast extent, comprising all varieties of character, from the frozen North to the Tropic, with as little government as is absolutely necessary to enable every man to pursue his own business in quiet, and to secure to him and his family the fruits of his own industry. And I maintain that we have been successful in the attempt. It may seem presumptuous for any of us to make an assertion on the subject. But, since you ask for an opinion as to the justice of the charges against us, we may as well give one, as those who denounce us. Many of them, by the way, might have failed to discover in Cincinnatus, if they had seen him as he was, a character that was to be admired by the latest posterity; and although they can perceive nobody like him among us, it is quite possible that we may have men living in quiet obscurity, who would be ready and able to do all that he did, if there were need for them to act.

Conceding everything that the philosophers or politicians, who rail at us, can urge with justice against us, on the grounds of selfishness, love of money, dishonesty, coarse manners, tyranny of public opinion, insecurity of property, frequency of elections, disorder, violence, Lynch law and all, I assert that we are as successful, so far, in what we really undertook to do, as any people could ever reasonably expect to be in

the same time, who pass from one form of government to another that was before untried.\* I really believe that if we had concluded to adopt the old form of king, nobility and commons, and had been only as successful with that as we have been with what was actually designed by our present one, our government would have been admitted to come nearer to what a monarchy should be than most others that exist. It is remarkable that we have found but few changes of form necessary, where we might have expected that many parts would prove defective. We talk of scarcely any change but one which should prevent the re-election of the president; and that can easily be shown to be unadvisable, as those who framed our constitution decided that it was, after mature deliberation.

Let us see. *Selfishness and love of money!*—I have already remarked that the eagerness for wealth among us is not altogether base in its nature, since its object is change and improvement of condition.

The foreigner comes here prepossessed with expectations founded upon his own notions of an ideal republic, and is disappointed in what he sees. “These people are all selfish,” he says, “each one looking out for himself only, in a general scramble. Your republicanism is all humbug.” It might be so, if we had undertaken to alter the nature of man. But we have aimed at nothing so imaginary. They who framed our institutions knew that man is selfish. The histories of all republics and monarchies, and if I may say so, the natural history of the animal, had taught

\* See Note at the end.

them this; and they dealt with him accordingly. They knew that each one is likely to monopolize wealth and power, as far as he can, for himself; and they have left him at liberty to do so. But they give him no aid from the laws to perpetuate either, beyond that security for property to which every one is entitled. He may make himself as powerful as he can (even as a king, perhaps); but his power ceases with his office, and he can transmit nothing of it to his descendants. He may raise a mountain of wealth if he can; but the laws fence it with no entail that cannot easily be broken. They allow his children and grand-children to make mole-hills of it; which they do very soon, and go to work for themselves when they find it necessary. We know that nothing can ever cure improper selfishness in man, but the Christian religion. If any people have discovered a mode of bringing that into daily, practical use, as the rule of action, *in its true spirit*, throughout society, we shall be glad to learn of them. We believe that it will be sufficient to correct all evils in politics under any form of government, democratic or despotic, and render the manners of every individual, in his own sphere of action, whether it be high or low, beautifully appropriate. In the mean time, we leave with every man his own responsibility to his Maker; and only take care that he shall do no harm to anybody but himself. Under this arrangement we see a vast deal to regret, and, if possible, to remedy. But it is not particularly when we reflect on what other nations have brought to pass, that we feel most humbled or anxious.

*Dishonesty!*—So far as we are guilty, let us be

scourged without mercy. But to the question how far dishonesty exists, I answer that, in my belief, of the millions of contracts that are daily made among us, as large a portion are faithfully executed as in any country. Recollect that everything is in action here, and engagements more numerous than elsewhere ; that thousands of needy European adventurers, from the time of the first settlements, have been pouring in among us to find subsistence ; and that the contest for property is open to every one here, with the hope of elevation ; while, under other forms of government, the great mass of the people have little to do with bargaining of any sort. After all that is said against us, I believe that the faithful performance of engagements, according to the fair understanding of them, is as generally the standard of action here as elsewhere ; and that the tone of feeling in that respect has, on the whole, been rather raised than lowered, in the last fifty years.\*

As to *coarseness of manners*, there certainly is room for improvement ; and if travellers can cure our people of the unnecessary trick of spitting, and of talking of dollars and business before ladies, they have free leave to abuse us to their own satisfaction, in all such matters. But there is one distinction that

\* Extract of a letter, concerning public and private credit in the United States, from a commercial house in England, of great respectability and of extensive correspondence in Europe and America, written on the receipt of a copy, from a former edition, of this pamphlet :—

“ In matters of Commerce, we, at all events, can testify that no country or people has afforded to us such uniform experience, not merely of uprightness, but of that frank and confiding spirit in the transactions of business, which we consider to be the common evidence and the natural fruit of a high order both of sense and principle.”

deserves notice. In Europe, vulgarity is classed by itself, and is generally to be found where one would expect nothing better. In this country, where there is no difference of caste strongly marked, and where many people are in a kind of transition state, it is likely to be met with out of place, and, from mere mixture in the mass, it gives an impression of a more general want of refinement than can justly be charged to us.

#### PUBLIC OPINION.

The tyranny of public opinion is matter of triumphant outcry against us in Europe. It is very likely that you may be puzzled to know what is meant by this; for, as it is in political matters, so, on almost every other subject of any public interest, we generally have two or more parties, who stoutly maintain their own views in opposition to each other; with a sufficient number of those nondescripts who are so peculiar in their own opinions that they cannot agree with any party. I should suppose that any peculiarity that exists among us in this respect, amounts to nothing more than this. In Europe, where everything appears to stand firmly upon established forms, a man may find fault and give his opinion freely, for the very reason that it goes for little, and changes nothing. In this country, where public action results from a combination of individual opinions, people who assume positions opposed to others are expected to maintain them, and to hold themselves in readiness to act consistently. They, therefore, speak with something of

caution. It is not, that they have less personal independence than people of corresponding stations in Europe ; but that it requires more to take a separate stand, where there are but few of the old entrenchments of society for them to retire within, if pressed.

The foreign traveller sees, for instance, what seems to him to be wrong among us, and asks the next man whom he meets, on the subject. If they are alone, it is likely enough the man may agree with him, yet do nothing. If there are others present, very likely the man may speak with something of reserve, instead of open censure ; and the traveller notes down “ selfish indifference” in the one case, or “ want of freedom of opinion” in the other. So many particulars of these cases have been given us by travellers, that it is not difficult for a careful observer to understand to what class the unlucky respondent may belong ; and although little attention ever seems to be paid to that circumstance, it is an important one.

The man is most likely to be one who has newly risen to his own position, and who has hardly yet secured so firm a foot-hold that he is ready to set the world about him to rights. He probably remembers the matter, however, and subsequently uses his influence to produce a change ; unless he discovers in the mean time, that there are reasons, which had escaped his sagacity and that of the foreigner, why a sudden change would not be productive of good.

It may be, that the man is of high standing in society, but of little political influence ; disappointed that his own opinion, and that of his friends should have less weight than seems due, and therefore ready

to complain in private, though not inclined to interfere with the course of affairs ; a member, for instance, of the old Federal party, whom travellers are particularly fond of quoting, the party of which Washington was the head, out-voted by the followers of Jefferson. That party stood on the principles that are probably the safest for our institutions ; principles to which all parties, since, are sometimes compelled to resort. But its elder members, since their defeat, have been too ready to despair of our eventual success ; for, although we are not doing the best that we might, it does not follow that we are going headlong to destruction, as some of them apprehend. It is natural enough, that they should not be loud in expressing views which would draw them into collision with others, since they choose to consider themselves absolved from all responsibility for the event, and excused from all serious efforts to prevent it. I know how they talk, for I was one of the party, myself, though too young at its dissolution to feel at liberty to sit quietly down and lament, instead of keeping up with the transitions of the age, and taking a part in what has been going on.

They have some right to complain, however. If the affairs of the country had been administered as they would have had them, it probably would not be necessary to assert, at this day, that we have succeeded. It might have been conceded by acclamation, that we had given reality to the ideal that we were supposed to have imagined. The leaders of that party, formed by circumstances, with fresh recollections of the old school for a standard, united to the

vigor of free action on a field newly opened, were fitted to respond to the expectations of foreigners who wished to observe the chief ornaments of our society. They are passing away, with the personal respect of those opposed to them ; and are succeeded by men of less polished exterior, though, perhaps, equally able and useful. The tone of manners does not rise so high in some instances as formerly ; but the standard of society, on an average of all classes, is unquestionably raised.

On the whole, the encounter of an individual with public opinion may be more formidable in a republic than elsewhere ; but, depend upon it, the iron rule of this tyrant, that is said to keep us all in mental slavery, is in a great degree imaginary.

#### SECURITY OF PROPERTY.

As to the insecurity of property here, there have been some defects in the laws as to provision for compensation, by the public, to those whose property may have been injured in a riot. The defects have been in some degree supplied, since the necessity has been felt ; and I hope they will be so completely. Corporate bodies are regarded with great jealousy, as remnants of the old system of monopoly. There have been some judicial decisions concerning their exclusive rights that have given dissatisfaction ; and there are here, as everywhere, some people who insist, when the laws are not administered as they would have them, that there is no law at all in the country ; which foreigners are very ready to repeat, and which

many of our women and children are made sorrowfully to believe. But any man who understands the subject will probably tell you, on calm consideration, that there is no country in the world where the people generally hold their houses, lands, and goods in more undisturbed security, and with less real cause for apprehension of any illegal interference, than here. The mass of the people are interested to maintain this security, for those of full age have property of their own. The young hope to obtain it; not as something to be snatched at for momentary gratification, but as the reward of laborious attention and severe exertion, the foundation of rational and permanent enjoyment. Some people of property would dispute what I say, but not one of them would pay a premium to be assured against any risks to their possessions, beyond such chances as must be guarded against in all countries.

#### ELECTIONS.

The frequency of elections is remarked upon as evil, but I know of no bad result. It is, in one respect, even useful. The young men who are constantly coming upon the stage, would hardly understand the nature of our institutions if it were not for the constant and earnest discussions that arise from this cause. It is true that we make a deal of noise about them, but the noise does no harm. I remember, when very young, to have heard it proposed to have fairs here, as they do in England. But it was objected that it was dangerous to bring our people together in great numbers, where there is so little control. Now,

on one occasion, during the preparation for the great contest for the presidency between General Harrison and Mr. Van Buren, in 1840, it was computed that one hundred thousand strangers of both parties entered the city of Boston in a day. There was no violence. They separated quietly at evening. There had been no military force to control them; and there were, I think, fewer than ten individuals who gave occasion for any interference from the police.

Such vast meetings for political purposes have become common in the country, and give practical contradiction to those predictions of danger to the community from disorder and violence, that are so frequently made.

It is said, that our elections are merely contests of "the ins and the outs," for office; and many of our own people will tell you the same; but it is not so. Deep and important principles lie at the bottom of our political divisions. For more than twenty years, it was a question, hotly disputed, whether the revolution in France and the career of Napoleon deserved our sympathy and support; or whether they were due to Great Britain, in spite of aggressions upon us. This question terminated in foreign war. Again, it has long been a dispute of deep interest, whether our national government has a right to protect domestic manufactures by duties. This question brought us, ten years ago, as was supposed, to the verge of *civil* war. I never believed in the danger of this; but the mere supposition shows that we dispute about something more important than the mere possession of office. Should the right of suffrage be extended

equally to all, even to the emigrant but lately settled among us ; or should men of property have additional influence in voting ? Should the powers of the general government be construed with strict jealousy ; or should it be allowed powers incidentally necessary to its action, such as that to create a bank, and to make internal improvements ? These, and other questions of equal magnitude, have divided us ; and the people, in the main, are actuated by an honest belief, in adopting the sides they take, however true it may be that candidates for office often consult merely their own chance of success, in siding with one party or the other. There was one period when all existing questions were nearly laid to rest, and we really had little to dispute about but office. As a proof how little the people at large are disposed to engage in quarrels for that alone, it should be remembered that President Monroe, representing a party that had been vehemently opposed for twenty years, received, on his re-election at that period, the votes of all the electors in the Union but one.

#### POPULAR VIOLENCE, MOBS, &c.

There is one principle of security in our institutions, that operates with surprising effect. It lies in the division of property. It seems at times as if riot and disorder might extend to any degree of mischief ; but as soon as it becomes apparent that a man is not safe with his family in his own house, the mob itself becomes conservative ; for almost every man has his household, however small. A striking instance of this

occurred about ten years since in Providence, the chief town in Rhode Island. A quarrel had arisen between the seamen and the blacks, in which so many people took part, that, finally, it spread into an alarming riot, and the whole place was in confusion and danger. When it came to that, the militia, citizens of the place, were ordered out. Proclamation was made by the Governor in due form of law, to the rioters to disperse; and on their refusal, they were fired upon, and a number of them killed and wounded. They fled instantly. Order was restored at once, and maintained, from that moment, with ease. The first essay of Napoleon with a mob, in his youth, was not more effective. The submission was probably more complete than if the execution had been by soldiers of a standing army; for the rioters were conscious that nothing but their own guilt, and imperious necessity, could bring their fellow-citizens upon them as a military force.

A similar occurrence took place at Baltimore. Owing to the imbecility of the city authorities, the riot continued for several days, and there was considerable destruction of property. The mayor resigned. One of his predecessors, an old man of experience and decision, was put in his place. He took the measures prescribed by the laws, brought out the military, and restored order forthwith; though with serious bloodshed.

Wherever the use of this safeguard has been resorted to it has operated with equal force, and has proved that, in such cases, power is so clearly on the side of order, that it is only necessary to show the

intention of using it, to produce the desired effect. Some years ago, owing to the prejudices existing against Catholics, and a belief in stories about the crimes of monks, and so on, a violent animosity had been excited at the erection of a convent near here ; and, one night, the convent was suddenly burned to the ground. It was thought that the municipal authorities of the town in which this happened had not acted with vigor. It was found difficult to convict any one of the crime. Most of the guilty escaped unpunished. The cry of Popery and the Inquisition, with stories of dungeons and torture, became popular ; the ignorant with their instigators became more daring ; and, on the anniversary of the burning, preparations were made to enter Boston in great numbers, with a grand procession, apparently in honor of freedom of religion, but, probably, with designs of violence against peaceable Catholics, residing here. Our mayor was a man suited to the occasion, and knew what was coming. The procession was met upon the bridge over which they were approaching, by a deputation of peace officers, with the information, that if they crossed it, a large body of men, prepared to assemble at the tolling of a bell, would be under arms to receive them. After a short consultation, they retired as they had advanced, and quietly dispersed.

Probably, any one who will examine the subject without prejudice, will be convinced that the principle of security, not only against disorder and violence, (under the name of Lynch law, of which I have already spoken, or in any other shape,) — but also against serious misrule, is inherent in our institutions ;

firmly founded upon the personal interest which so large a portion of the community have in its preservation. After General Jackson, who was a great favorite with the most numerous class as the representative of the *ultra* democracy of the country, had been in power eight years; and his successor, acting on the same policy, had been in for about three years; the people became convinced that the measures which they had pursued were not the best for the country. Whether they were right or wrong, in the belief that a change was necessary, is not important. The people believed that it *was* necessary for the welfare of the country, and they made it, peaceably, but thoroughly, by an overwhelming majority. It is only necessary to touch this principle, selfish if you please, by convincing them of general danger, to obtain a speedy remedy.

M. De Tocqueville, in his work on the United States, tells us that it is a mistake to suppose that the democracy of this age has arisen merely from an accidental dispute between Great Britain and some of her colonies. He says that it is the result of a struggle between two great principles of humanity, which has been going on for five or six centuries. If this be true, certainly the victors in the struggle, now that their turn has come, may claim the merit of acting with moderation in their success; even if they do err in some matters of taste. When the most is made of the evils of popular violence, which are promptly reported in their worst shape to the world, they are not great, in comparison with the known oppressions and villanies of the Front-de-Bœufs of petty tyranny;

even without adding what may be believed of tales of injustice and horror that can never be fully known, until that great day of retribution when the secrets of arbitrary power shall be laid open. It is computed that the deaths by violence even in the French revolution, not classed under the head of civil war (as the war in La Vendée), were less than those in the massacre of the Huguenots, caused by the court party on the eve of St. Bartholomew in the reign of Charles the Ninth. It is true, that difference in religious belief led to the cruel destruction in this case ; but the arrangements for such a bloody surprise could never have been perfected, without that concentration of power against which the civilized world has been struggling for ages.

Supposing the computation to be incorrect, as it may be, still, if it be only an approximation to the truth, even if the deaths by the guillotine were double those of the Huguenots, it is a strong case on the side of popular action, considering that the barriers of centuries were suddenly broken away. A few incidents from history would make fearful additions to the amount of deliberate destruction on the other side.

#### STRENGTH OF THE GOVERNMENT.

It has been asserted by Captain Marryat and others, that our national government has not the strength to enforce the execution of its own laws ; and, as proof of this, a dispute which arose, under the name of "Nullification," about ten years since, is triumphantly referred to. In one of the Southern States, the right

of the government to impose so high duties as had been laid on imported goods was denied, and the leading men threatened that they should not be collected there. No actual violence ever took place; but a law was passed by the general government providing for a gradual annual reduction of these duties. This law, commonly called the *compromise act*, is frequently spoken of by travellers as a concession from the national government of all that had been demanded by the discontented state, which was said to have “bearded” it. It was not so considered here; but rather as a loop-hole by which the malecontents were suffered to withdraw from the contest and avoid the appearance of defeat. However this may be, when the term contemplated, by this act for gradual reduction, approached so near its limit that the reduction of duties was found to be inconvenient, the old duties, or nearly the same, were imposed anew. It is insisted at the South that the new law, or tariff, is, in principle, precisely the same, and quite as objectionable to them as the old one. Yet it has been enforced, from the day of its passage, eighteen months since, as thoroughly and quietly, throughout the Union, as any law could be under the most despotic government in Europe. And this has taken place under the administration of a mere vice-president—(the president having died within his term), of a man personally unpopular and by no means remarkable for energy of character.

## GENERAL RESULTS OF OUR EXPERIMENT.

Certainly, it must be admitted that our system of government is, thus far, successful in the main. If we have committed some mistakes, as other people do who try new inventions, it is rather a hasty conclusion that our total failure must be the consequence, rather than that the correction of errors, and wiser conduct in future, are to be the result of our experience.

We have learned, during the last ten years, that one state cannot confer the powers necessary for a national bank ; and we shall not try that again.

We have learned that rail-roads and canals may possibly prove unproductive ; and that states which guaranty their success must be prepared to make up any deficiency in the tolls, by laying taxes for the deficit.

We have learned that when states have parted with one of the prerogatives of sovereignty (the right to impose duties on imports), they must be careful in the exercise of another, that of borrowing money.

We have the satisfaction, too, in our experience under this head, of having found the chief opposition to such borrowing to come from the most democratic party in the country. I say the satisfaction ; for, although I am opposed to their party, it is a satisfaction to reflect that they, who might be supposed to be the most needy and most likely to profit by borrowing money abroad should have been unfavorably disposed to that mode of obtaining it ; as, according to my

observation, they were to a remarkable degree. It is satisfactory to believe, too, as I do, that, whatever we may think of the demagogues who lead or mislead them at times, the intentions of the mass are right ; that, in order to induce them to do wrong, it is necessary to *deceive* a large portion of them ; and that, when they are convinced that they are doing injustice, they can be induced to change their course. The greatest mistake in relation to them has arisen from want of confidence in their intelligence and sense of right, which are found to be worthy of reliance, when once they are fairly addressed. And, in this business of provision for state debts, those politicians who show the greatest courage to impose taxes and act honestly towards the creditor, will probably be found eventually to be most in favor with the people.

We have learned from late disasters, that steady industry, in regular occupations, is more likely to secure the means of living comfortably, than dashing attempts at sudden fortune are likely to secure anything at all. As proof of this, we see, that, though money has been more abundant, for a year, in a large portion of the country, than it ever was before, and property low, there is none of the readiness to engage in hazardous speculations for which we have been remarkable heretofore, under similar circumstances. There is reason to believe that we may become a more quiet people ; and that the restless desire for a change of lot in life, which was natural enough when a new system offered such facilities and temptations for it, has received a check. The lessons that we have received have been useful ; and there is ground

for encouragement rather than despondency in the present aspect of the country.

~ ~ ~ ~ ~ GROWING ATTACHMENT TO THE UNION.

Those who can remember how we stood in the early part of this century, and all that was then said of us, probably think, as I believe, that we have a much better prospect of tranquilly passing its close, than we were supposed to have, when it began, of ever reaching the middle of it, with our present government. After all the noise that you hear, the union among our states was never so strong, since its formation, as it is at this day. Many people among us, who go but little from home, would stare at such an assertion ; but those who traverse the states from one extremity to the other, know well that what I tell you is true.

The numbers who would be ready, if the Union were really in danger, to step forward and maintain it, increase every year. A feeling of fraternal alliance, throughout, is becoming common. This was once happily expressed by a southern acquaintance whom I met, unexpectedly, in one of the streets in Boston, taking a view of the town. He was a man of distinction in his own state ; and, for the first time, found himself nearly a thousand miles from home. “I am not merely surprised,” he said, “at what I see ; I am even more delighted at the thought that this is not a foreign place, but, still *my home!*”—I am sure that when I first crossed the Alleghany Mountains to the South-west, many years since, in the winter, by what

was then called the wilderness-route to Kentucky, and, after fording rivers, with rough fare under log-cabins in the deep woods, for a week or two, emerged upon a city in the vast plain beyond, where were equipages that might have rivalled many in New York, I felt the surprise of my Southern friend, at the extent and resources of my own country, and equal pleasure, with him, that it was all *one*.

The increase of communication, too, by rail-roads and canals, is strengthening the interest of distant states in each other. It is a fact, of some importance in reference to disputes like that of Nullification, that some of our states most widely separated are even more concerned to keep together, than others that are contiguous. Personal observation in the two states, that, within the last ten or fifteen years, have spoken most slightlying of the Union, leads me to believe that they have, all the time, had more real regard for the rest of the states, than they had for each other, though a single river, the Savannah, divides them. If they could have agreed on the first step necessary for separation from the Union, they would have been sure to quarrel at the second, on the question which should stand first in a new confederation. Their movements, in any way, would not be of vital importance, unless they could induce states further south to unite with them; and, in that case, another party, more potent than all of them, would be heard. Away, far at the West and North, are free states, growing yearly like young lions, who look to the "Father of rivers" for access to the sea. If it were necessary, they would join, with overwhelming power, in asserting that the

mouth of the Mississippi is property in which we all have a share ; and that those who have settled around it cannot be suffered to make a foreign nation of themselves, and compel the rest of us to run the gantlet among them, in passing to and fro.

It may be, as the foes of all attempts at self-government seem ardently to hope, that our dissolution is to come from *slavery*, the most dangerous of those “ulcers” upon our body politic that Mr. Dickens talks of. This is a disease, however, which our mother gave us ; and if she adds an occasional malediction, it is perhaps not surprising. I have explained to you, that it is impossible for us to rid ourselves of the evil by the same means that she has used in her own case ; and even if it should prove fatal to *us*, it would by no means follow, that some future republic, of purer birth, may not permanently enjoy the good that we have shown to be possible by fifty years of actual trial.

If you have read much of this and derived satisfaction from it, I have only to ask, in return, that you will do what little may be in your power to make our case understood, even by the Americans whom you see ; some of whom do not go prepared for all the accusations which they may have to meet.

Under all changes of government or fortune,

I remain, always,

Very truly yours,

T. G. CARY.

[NOTE, p. 39.]

SOME readers may not be aware that in suffering the national government to act directly upon each individual, instead of transmitting its authority through the governments of the different states, who might regard it or not, we have introduced a new principle, which is the distinguishing mark of our form of republic, and which operates with surprising effect.

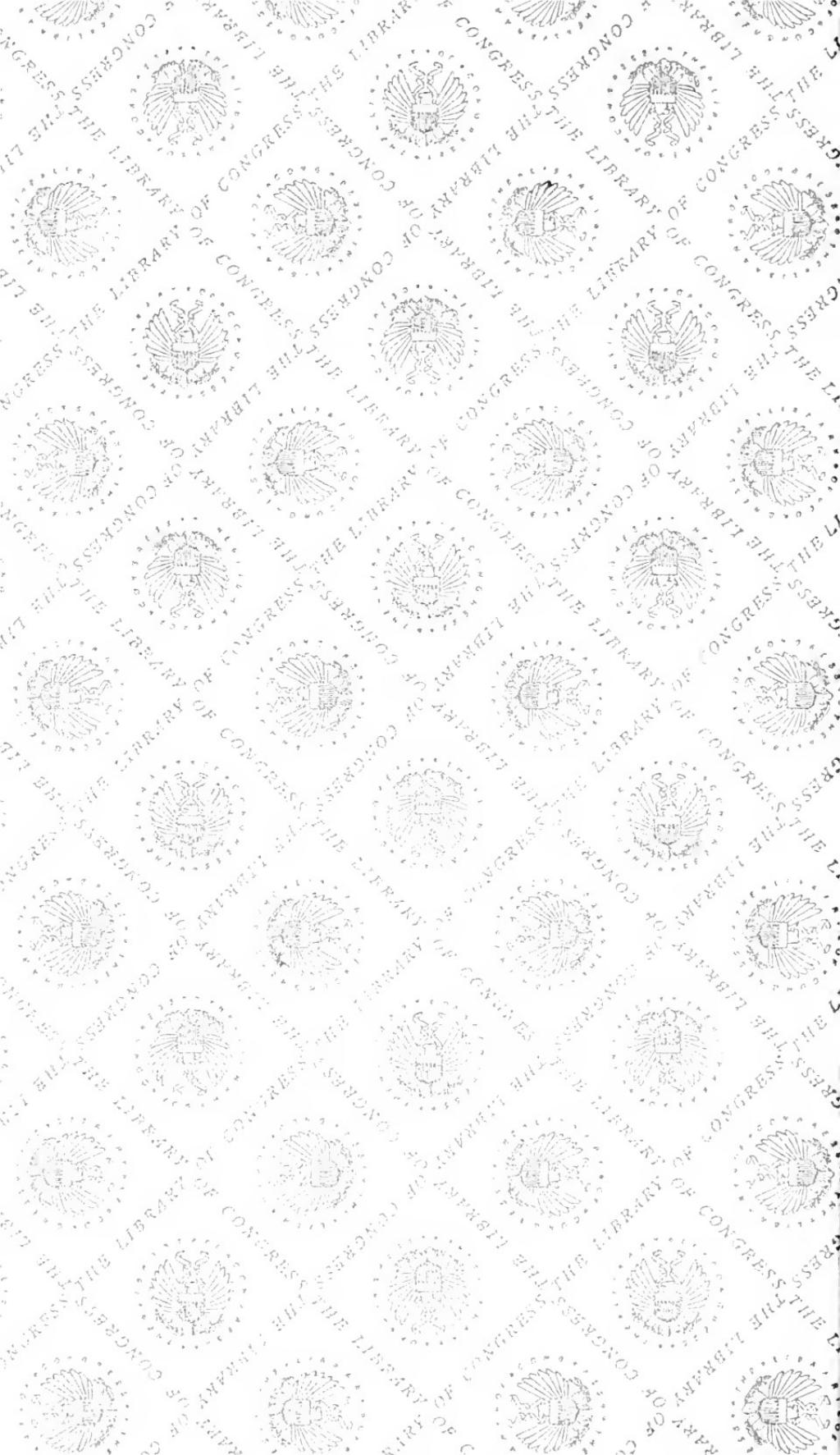
We had united, for the war of the revolution by which our independence was established, under the well-known form of a confederacy of states; on the principle that each state should contribute, in its due proportion, towards the maintenance of a general government. The pressure of external danger kept us together; but when that was removed we began to suffer from defects inherent in the system. Some of the states were slow to comply with the requisitions made upon them. The wants of the general government were poorly supplied, and it could never guaranty the faithful observance of treaties made with foreign powers, since infractions could not be punished without the aid of state governments that might rather choose to countenance them. To use compulsion, if a large state should resist, would be civil war, which would never do; whereas resistance to the power of all the states united, by any one citizen, would have been idle.

We staggered on, imbecile, uncertain, and poor, until the people of the states were ready to unite and form an efficient national head, whose action, for the purposes for which it was created, should be independent of the state governments. This was done; and their constitution begins—"We, the *people* of the United States, in order to form a more perfect government—do establish this constitution," &c.

A celebrated Southern orator, who opposed its adoption, exclaimed that "On those three little words—*we the People*—instead of—*we the States*"—hung changes that, in his view, were vast and fearful. Changes followed; vast, as he said, but salutary. The new government was organized in the year 1789, and Washington was the first president. At that period our prosperity may be said to have commenced.

Those who are desirous of obtaining more full information on the subject, without attempting any laborious investigation, will find it in a book, of moderate compass, entitled "The Federalist." It was written, in short numbers, by Madison, Hamilton, and Jay, for the purpose of explaining to the people of the Union the peculiar characteristics of the form of government offered for their adoption. The explanations are so clear, that a few of the numbers, selected by their titles, will serve to indicate certain distinctions in the structure of various forms of government which every one will find it convenient to understand.







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